IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Dominic J. Morea et al.

Examiner:

Gerald J. O'Conner

Serial No .:

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Group Art Unit:

3627

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10161-28700

Title:

Merchant Account Activation System

CERTIFICATE UNDER 37 CFR 1.8:

I hereby certify that this correspondence was a sent via U.S. Postal Service "Express Mail Post Office to Addressee at Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, a sent via facsimile No. 57) 273 8300 or filed

electronically via EFS-Web on July 25, 2006.

TRANSMITTAL

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

We are transmitting herewith the attached:

Transmittal Sheet containing Certificate Under 37 CFR 1.8 (this page)

Response to Notice Regarding Drawings (1 page)

Twenty (20) sheets of formal drawings

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